

ABSTRACT OF THE DISCLOSURE

A method and apparatus are described that authenticates a first terminal to a second terminal.

In one embodiment, the invention includes, requesting a string from the second terminal, obtaining the requested string from the second terminal, merging the obtained string with a password to create

an identification code, receiving an authentication if the identification code matches an identification code expected at the second terminal and sending information from an information server to the

authenticated first terminal. In a further embodiment, the string is a pseudo random number

sequence and an element of an ordered series. Merging the string can include merging the string

with the password using an applet at the first terminal, the applet executing an encryption algorithm

with a unique merging key.